

File 344:Chinese Patents ABS Apr 1985-2000/Aug
(c) 2000 European Patent Office
File 347:JAPIO Oct 1976-2000/Jun(UPDATED 001012)
(c) 2000 JPO & JAPIO
File 350:Derwent WPIX 1963-2000/UD,UM &UP=200054
(c) 2000 Derwent Info Ltd

| Set | Items | Description |
|-----|-------|---|
| S1 | 14 | AU="GARRISON D" OR AU="GARRISON D L" |
| S2 | 1 | AU="KIGHT P" |
| S3 | 3 | AU="PERKINS B" |
| S4 | 3 | AU="LAWSON M" |
| S5 | 37 | AU="WARD C" OR AU="WARD C L" |
| S6 | 3 | PA="CHECKFREE" OR PA="CHECKFREE CORP" OR PA="CHECKFREE CORP (CHEC-N) " |
| S7 | 1 | (S1 OR S2 OR S3 OR S4 OR S5) AND S6 |
| S8 | 58 | S1 OR S2 OR S3 OR S4 OR S5 |
| S9 | 3 | S8 AND IC=G06F? |
| S10 | 0 | S8 AND (EFT OR FUND? ()TRANSFER? OR PAYMENT?) |

ETC Search results
10/2000

File 348:European Patents 1978-2000/Oct W04

(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=20001019, UT=20001005

(c) 2000 WIPO/MicroPat

| Set | Items | Description |
|-----|-------|--|
| S1 | 3 | PA="CHECKFREE" OR PA="CHECKFREE CORPORATION" |

File 347:JAPIO Oct 1976-2000/Jun(UPDATED 001012)

(c) 2000 JPO & JAPIO

File 350:Derwent WPIX 1963-2000/UD,UM &UP=200054

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| Set | Items | Description |
|-----|---------|--|
| S1 | 9094 | EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?) |
| S2 | 2248731 | MULTI? OR PLURAL? OR DUAL OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR VARIOUS OR VARIETY OR VARIED |
| S3 | 55778 | S2(3N) (SOURCE? OR PAYEE? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR STORE? ? OR SUPPLIER? OR RETAILER? OR MERCHAND-I?ER? OR PROVIDER? OR FINANCIAL()INSTITUTION? OR BANK OR BANKS OR CREDIT()UNION? OR ISSUER? OR UTILIT? OR CARRIER?) |
| S4 | 2651 | S2(3N) (PAYOR? OR CONSUMER? OR BUYER? OR PURCHASER? OR VEND-EE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) |
| S5 | 156750 | (CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR P-AY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N |
| S6 | 1700 | (PAYOR? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (3N) (DIRECT? OR I-NSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR AD-VIS? OR GUID?) |
| S7 | 0 | S1 AND S3 AND S4 AND S5 AND S6 |
| S8 | 0 | S1 AND S3 AND S4 AND S5 |
| S9 | 4 | S1 AND S3 AND S4 |
| S10 | 107 | S1 AND S3 |
| S11 | 53 | S10 AND IC=G06F? |
| S12 | 6 | S2(3N)PAYER? |
| S13 | 2253 | (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR I-NSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR AD-VIS? OR GUID?) |
| S14 | 2657 | S4 OR S12 |
| S15 | 0 | S1 AND S3 AND S14 AND S5 AND S13 |
| S16 | 0 | S1 AND S3 AND S14 AND S5 |
| S17 | 5 | S1 AND S3 AND S14 |
| S18 | 0 | S17 NOT (S9 OR S11) |
| S19 | 0 | S1 AND S14 AND S5 AND S13 |
| S20 | 5 | S1 AND S14 AND S5 |
| S21 | 5 | S20 NOT (S9 OR S11) |
| S22 | 26 | S1 AND S14 |
| S23 | 21 | S22 NOT S21 |
| S24 | 16 | S23 AND IC=G06F? |

File 348:European Patents 1978-2000/Oct W05

(c) 2000 European Patent Office

File 349:PCT Fulltext 1983-2000/UB=20001019, UT=20001005

(c) 2000 WIPO/MicroPat

| Set | Items | Description |
|-----|--------|--|
| S1 | 10918 | EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?) |
| S2 | 842188 | MULTI? OR PLURAL? OR DUAL OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE() "OR"()MORE OR VARIOUS OR - VARIETY OR VARIED |
| S3 | 30178 | S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BIL-LLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?) |
| S4 | 8466 | S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VEND-EE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) |
| S5 | 265953 | (CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR P-AY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N |
| S6 | 9337 | (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR I-NSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR AD-VIS? OR GUID?) |
| S7 | 6 | S1(S)S3(S)S4(S)S5(S)S6 |
| S8 | 13 | S1(S)S3(S)S4(S)S5 |
| S9 | 8 | S8 NOT S7 |
| S10 | 32 | S1(S)S3(S)S4 |
| S11 | 18 | S10 NOT (S7 OR S9) |
| S12 | 15 | S1(S)S4(S)S5(S)S6 |
| S13 | 6 | S12 NOT (S7 OR S9 OR S11) |
| S14 | 50 | S1(S)S4(S)S5 |
| S15 | 32 | S1(25N)S4(25N)S5 |
| S16 | 21 | S15 NOT (S7 OR S9 OR S11 OR S13) |
| S17 | 12 | S16 AND IC=G06F? |
| S18 | 46 | S1(15N)S4 |
| S19 | 22 | S1(5N)S4 |
| S20 | 11 | S19 NOT (S7 OR S9 OR S11 OR S13 OR S17) |
| S21 | 8 | S20 AND IC=G06F? |

File 278:Microcomputer Software Guide 2000/Sep

(c) 2000 Reed Elsevier Inc.

File 256:SoftBase:Reviews,Companies&Prods. 85-2000/Sep

(c)2000 Info.Sources Inc

| Set | Items | Description |
|-----|-------|--|
| S1 | 1469 | EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?) |
| S2 | 142 | S1(10N) (MULTI? OR PLURAL? OR DUAL OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE() "OR"()MORE OR VARIOUS OR VARIETY OR VARIED) |
| S3 | 18 | S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?) |
| S4 | 13 | S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) |
| S5 | 6663 | (CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR PAY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N |
| S6 | 1391 | (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR INSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR ADVIS? OR GUID?) |
| S7 | 0 | S3 AND S4 AND S5 AND S6 |
| S8 | 0 | S3 AND S4 AND S5 AND S6 |
| S9 | 0 | S3 AND S4 AND S5 |
| S10 | 1 | S3 AND S4 |
| S11 | 0 | S10 NOT PY=1999:2000 |
| S12 | 0 | S4 AND S5 AND S6 |
| S13 | 1 | S4 AND S5 |
| S14 | 1 | S13 NOT PY=1999:2000 |
| S15 | 10 | S4 NOT (PY=1999:2000 OR S14) |
| S16 | 8 | RD S15 (unique items) |

File 77:Conference Papers Index 1973-2000/Sep
(c) 2000 Cambridge Sci Abs
File 35:Dissertation Abstracts Online 1861-2000/Jul
(c) 2000 UMI
File 583:Gale Group Globalbase(TM) 1986-2000/Oct 25
(c) 2000 The Gale Group
File 65:Inside Conferences 1993-2000/Oct W4
(c) 2000 BLDSC all rts. reserv.
File 2:INSPEC 1969-2000/Oct W4
(c) 2000 Institution of Electrical Engineers
File 233:Internet & Personal Comp. Abs. 1981-2000/Oct
(c) 2000 Info. Today Inc.
File 99:Wilson Appl. Sci & Tech Abs 1983-2000/Sep
(c) 2000 The HW Wilson Co.
File 473:Financial Times Abstracts 1998-2000/Oct 26
(c) 2000 The New York Times
File 474:New York Times Abs 1969-2000/Oct 26
(c) 2000 The New York Times
File 475:Wall Street Journal Abs 1973-2000/Oct 26
(c) 2000 The New York Times
File 139:EconLit Index 1969-2000/Oct
(c) 2000 American Economic Association

| Set | Items | Description |
|-----|---------|--|
| S1 | 14256 | EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?) |
| S2 | 2392016 | MULTI OR MULTITUD? OR MULTIPLE? OR PLURAL? OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE()OR()MORE OR VARIOUS OR VARIETY OR VARIED |
| S3 | 18370 | S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?) |
| S4 | 10959 | S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) |
| S5 | 201633 | (CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR PAY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N |
| S6 | 40687 | (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR INSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR ADVIS? OR GUID?) |
| S7 | 0 | S1 AND S3 AND S4 AND S5 AND S6 |
| S8 | 0 | S1 AND S3 AND S4 AND S5 |
| S9 | 9 | S1 AND S3 AND S4 |
| S10 | 6 | S9 NOT PY=1999:2000 |
| S11 | 6 | RD S10 (unique items) |
| S12 | 205224 | S5 OR (CLEARINGHOUSE? OR CLEARING()HOUSE? OR ACH) |
| S13 | 2 | S1 AND S4 AND S12 AND S6 |
| S14 | 1 | S13 NOT PY=1999:2000 |
| S15 | 8 | S1 AND S4 AND S12 |
| S16 | 3 | S15 NOT (PY=1999:2000 OR S11 OR S14) |
| S17 | 2 | RD S16 (unique items) |
| S18 | 114 | S1 AND (S3 OR S4) |
| S19 | 45 | S1(25N) (S3 OR S4) |
| S20 | 26 | S19 NOT (PY=1999:2000 OR S11 OR S14 OR S17) |
| S21 | 26 | RD S20 (unique items) |

File 15:ABI/Inform(R) 1971-2000/Oct 28
(c) 2000 Bell & Howell

File 9:Business & Industry(R) Jul/1994-2000/Oct 27
(c) 2000 Resp. DB Svcs.

File 623:Business Week 1985-2000/Oct W4
(c) 2000 The McGraw-Hill Companies Inc

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2000/Oct 30
(c) 2000 The Gale Group

File 624:McGraw-Hill Publications 1985-2000/Oct 26
(c) 2000 McGraw-Hill Co. Inc

File 636:Gale Group Newsletter DB(TM) 1987-2000/Oct 30
(c) 2000 The Gale Group

File 621:Gale Group New Prod.Annou.(R) 1985-2000/Oct 30
(c) 2000 The Gale Group

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2000/Oct 30
(c) 2000 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 148:Gale Group Trade & Industry DB 1976-2000/Oct 30
(c)2000 The Gale Group

File 20:World Reporter 1997-2000/Oct 30
(c) 2000 The Dialog Corporation plc

File 625:American Banker Publications 1981-2000/Oct 30
(c) 2000 American Banker

File 268:Banking Information Source 1981-2000/Oct W4
(c) 2000 Bell & Howell

File 626:Bond Buyer Full Text 1981-2000/Oct 30
(c) 2000 Bond Buyer

File 267:Finance & Banking Newsletters 2000/Oct 30
(c) 2000 The Dialog Corp.

File 608:KR/T Bus.News. 1992-2000/Oct 30
(c)2000 Knight Ridder/Tribune Bus News

File 609:Bridge World Markets 2000-2000/Oct 30
(c) 2000 Bridge

| Set | Items | Description |
|-----|----------|--|
| S1 | 529911 | EBPP OR (E OR ELECTRONIC? OR AUTOMAT? OR ONLINE OR ON()LINE OR COMPUTERI? OR WEB OR WWW OR I OR INTERNET OR NET OR CYBER OR DIGITI? OR DIGITAL?) (2N) (BILL OR BILLS OR BILLING OR BILLED OR REMIT? OR PAY? OR CHECK? OR INVOICE? OR STATEMENT?) |
| S2 | 12886455 | MULTI OR MULTITUD? OR MULTIPLE? OR PLURAL? OR MANY OR SEVERAL OR NUMEROUS OR MYRIAD? OR MORE()THAN()ONE OR ONE()OR"()MORE OR VARIOUS OR VARIETY OR VARIED |
| S3 | 538526 | S2(3N) (PAYEE? OR ORIGINAT?R? OR MERCHANT? OR VENDOR? OR BILLER? OR SELLER? OR SUPPLIER? OR RETAILER? OR MERCHANDI?ER? OR PROVIDER? OR ISSUER? OR UTILIT? OR CARRIER?) |
| S4 | 665652 | S2(3N) (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) |
| S5 | 2274008 | (CENTRAL? OR SOLE OR SINGLE OR SINGULAR OR COMMON OR ONE OR EXCLUSIVE OR CONSOLIDAT? OR UNIFI? OR UNIFY) (3N) (REMIT? OR PAY? OR PROCESS? OR SYSTEM? OR SERVIC? OR PREPAR?) OR TTP OR (-SECOND? OR THIRD) () (PARTY OR PARTIES) OR MIDDLEM?N |
| S6 | 945366 | (PAY?R? OR CONSUMER? OR BUYER? OR PURCHASER? OR VENDEE? OR SHOPPER? OR CUSTOMER? OR CLIENT? OR PATRON?) (5N) (DIRECT? OR INSTRUCT? OR PREFER? OR RECOMMEND? OR SUGGEST? OR ADVICE OR ADVIS? OR GUID?) |
| S7 | 21 | S1(S)S3(S)S4(S)S5(S)S6 |
| S8 | 13 | S7 NOT PY=1999:2000 |
| S9 | 8 | RD S8 (unique items) |
| S10 | 85 | S1(S)S3(S)S4(S)S5 |
| S11 | 3 | S10/TI,AB,DE |
| S12 | 3 | S11 NOT PY=1999:2000 |
| S13 | 860 | S1(S)S3(S)S4 |

S14 513 S1(5N)S3(5N)S4
S15 22 S14/TI,AB,DE
S16 8 S15 NOT (PY=1999:2000 OR S9 OR S12)
S17 7 RD S16 (unique items)
S18 113 S1(S)S4(S)S5(S)S6
S19 44 S1(5N)S4(5N)S5(5N)S6
S20 24 S19 NOT (PY=1999:2000 OR S9 OR S12 OR S17)
S21 8 RD S20 (unique items)
S22 191 S1(5N)S4(5N)S5
S23 7 S22/TI,AB,DE
S24 2 S23 NOT PY=1999:2000
S25 851 S1(3N)S4
S26 66 S25/TI,AB,DE
S27 25 S26 NOT (PY=1999:2000 OR S9 OR S12 OR S17 OR S21 OR S24)
S28 22 RD S27 (unique items)